

B18W (Form 18W) (08/07)

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 09-20813-NLW
Chapter: 13
Judge: Novalyn L. Winfield

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Gary Dean Dutko
PO Box 92
Ogdensburg, NJ 07439

Social Security No.:

xxx-xx-2253

Employer's Tax I.D. No.:

**DISCHARGE OF DEBTOR AFTER COMPLETION
OF CHAPTER 13 PLAN**

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 1328(a) of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: July 29, 2014

Novalyn L. Winfield
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 13 CASE

This court order grants a discharge to the person named as the debtor after the debtor has completed all payments under the chapter 13 plan. It is not a dismissal of the case.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. [*In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 13 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt is provided for by the chapter 13 plan or is disallowed by the court pursuant to section 502 of the Bankruptcy Code.

Debts that are Not Discharged

Some of the common types of debts which are not discharged in a chapter 13 bankruptcy case are:

- a. Domestic support obligations;
- b. Debts for most student loans;
- c. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- d. Debts for personal injuries or death caused by the debtor's operation of a motor, vessel, or aircraft vehicle while intoxicated;
- e. Debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual (in a case filed on or after October 17, 2005);
- f. Debts provided for under section 1322(b)(5) of the Bankruptcy Code and on which the last payment is due after the date on which the final payment under the plan was due;
- g. Debts for certain consumer purchases made after the bankruptcy case was filed if prior approval by the trustee of the debtor's incurring the debt was practicable but was not obtained;
- h. Debts for certain taxes to the extent not paid in full under the plan (in a case filed on or after October 17, 2005); and
- i. Some debts which were not properly listed by the debtor (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

In re:
Gary Dean Dutko
Debtor

Case No. 09-20813-NLW
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: cgiannet
Form ID: b18w

Page 1 of 2
Total Noticed: 58

Date Rcvd: Jul 29, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 31, 2014.

db +Gary Dean Dutko, PO Box 92, Ogdensburg, NJ 07439-0092
509628096 +Albino and Ullman, L.L.C., 10 Poplar Tree Lane, Sparta, NJ 07871-2317
509628098 +Assetcare, Inc., 5100 Peachtree Industrial Blvd., Norcross, GA 30071-5721
509628099 +Associated Creditors Exchange Inc, 3443 N. Central Ave, Suite 1100, Phoenix, AZ 85012-2223
510155889 Bank of America Retail Processing Services, POB 660933, Dallas, TX 75266-0933
514881310 +Bank of America, N.A., Mail Stop: CA6-1919-01-23, 400 National Way,
Simi Valley, CA 93065-6414
509628102 +Brent Pope, c/o George T. Daggett, Esq., 328D Sparta Avenue, Sparta, NJ 07871-1169
509628107 +Citifinancial, PO Box 70918, Charlotte, NC 28272-0918
509628108 +Citifinancial Retail S, Po Box 499, Hanover, MD 21076-0499
509628109 +Dr. Siegfried, 380 Lafayette Road, Suite 110, Sparta, NJ 07871-3556
509628111 EMA Recovery Services, Inc., PO Box 3129, Secaucus, NJ 07096-3129
509628110 +Edward J. Leppert, CPA, One County Road 560, Sandyston, NJ 07826-5038
509628112 +Ernie Kluchar, 24 Laceytown Road, Franklin, NJ 07416-9731
509628113 +Ernie Kluchar, 24 Laceytown Road, Hardyston, NJ 07416-9731
509628115 +Gtwy/cbusa, Attn: Centralized Bankruptcy, Po Box 20507, Kansas City, MO 64195-0507
509628116 +Howard P. Schiff, Esq., 211 Monmouth Road, PO Box 1000, West Long Branch, NJ 07764-0730
509959821 I.C. Systems, Inc. o/b/o Valley Vision Care, c/o A. Thomas Pokela Attorney at Law,
PO Box 2621, Sioux Falls, SD 57101-2621
509628120 +Morris Downing & Sherred, LLP, One Main St, PO Box 67, Newton, NJ 07860-0067
509628122 +Newton Memorial Hospital, PO Box 3129, Secaucus, NJ 07096-3129
509628123 +Old Republic Insurance Company, 307 North Michigan Avenue 15th floor, Chicago, IL 60601-5405
509628124 +Professional Recovery Services, Inc., PO Box 1880, Voorhees, NJ 08043-7880
509628126 Sparta Anesthesia Associates, PO Box 95000-3325, Philadelphia, PA 19195-0001
509628127 +Specialty Surgical Center, 380 Lafayette Road, Suite 110, Sparta, NJ 07871-3556
509628128 +Spine Surgery Associates, PO Box 323, Pluckemin, NJ 07978-0323
509628129 +Steven Verbeskey, 2 Spring Brook Terrace, Lake Hopatcong, NJ 07849-1327
509628130 +T & F Associates, PO Box 114, Wayne, NJ 07474-0114
509628132 +Valentine & Kebartas, Inc, PO Box 325, Lawrence, MA 01842-0625
513610633 +#+Vantium Capital, Inc., 7880 Bent Branch Dr., Suite 150, Irving, TX 75063-6045

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
smg +E-mail/Text: leah.bynon@usdoj.gov Jul 29 2014 21:45:15 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2523

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 29 2014 21:45:09 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235

509628097 +EDI: ARROW.COM Jul 29 2014 21:28:00 Arrow Financial Services, 5996 W Touhy Ave,
Niles, IL 60714-4610

509628100 +EDI: BANKAMER2.COM Jul 29 2014 21:28:00 Bank America, Attn: Bankruptcy Dept,
475 Crosspoint Parkway, Getzville, NY 14068-1609

509661147 +EDI: BANKAMER2.COM Jul 29 2014 21:28:00 Bank of America N.A., 475 Crosspoint Pkwy,
P.O. Box 9000, Getzville, NY 14068-9000

509628101 +EDI: HFC.COM Jul 29 2014 21:33:00 Beneficial/hfc, Attn: Bankruptcy, 961 Weigel Dr,
Elmhurst, IL 60126-1029

509787606 EDI: CAPITALONE.COM Jul 29 2014 21:33:00 CAPITAL ONE BANK (USA), N.A.,
C/O TSYS DEBT MANAGEMENT (TDM), PO BOX 5155, NORCROSS, GA 30091

509628103 EDI: CAPITALONE.COM Jul 29 2014 21:33:00 Capital 1 Bank, Attn: C/O TSYS Debt Management,
PO Box 5155, Norcross, GA 30091

509628106 EDI: CITICORP.COM Jul 29 2014 21:33:00 Citibank Usa, Attn.: Centralized Bankruptcy,
Po Box 20507, Kansas City, MO 64195

511545723 +EDI: OPHSUBSID.COM Jul 29 2014 21:33:00 Candica LLC, c/o Weinstein & Riley, P.S.,
2001 Western Ave., Ste. 400, Seattle, WA 98121-3132

509628104 +EDI: CHASE.COM Jul 29 2014 21:33:00 Chase - Cc, Attention: Bankruptcy Department,
Po Box 15298, Wilmington, DE 19850-5298

509628105 +E-mail/Text: creditreconciliation@peoples.com Jul 29 2014 21:45:13 Chittenden Bank,
2 Burlington Sq, Burlington, VT 05401-4412

509953278 +E-mail/Text: lweidhaas@dyckoneal.com Jul 29 2014 21:45:15 Dyck-O'Neal, Inc., PO Box 13370,
Arlington, TX 76094-0370

509628114 +EDI: RMSC.COM Jul 29 2014 21:33:00 Gemb/gap, Attention: Bankruptcy, Po Box 103106,
Roswell, GA 30076-9106

509628117 +EDI: HFC.COM Jul 29 2014 21:33:00 Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253

509628118 +EDI: IIC9.COM Jul 29 2014 21:33:00 I C System Inc, Po Box 64378,
Saint Paul, MN 55164-0378

509628119 +EDI: RMSC.COM Jul 29 2014 21:33:00 JC Penney, Attention: Bankruptcy Department,
Po Box 103106, Roswell, GA 30076-9106

509880953 +EDI: MID8.COM Jul 29 2014 21:28:00 Midland Credit Management, Inc.,
8875 Aero Drive, Suite 200, San Diego, CA 92123-2255

513856962 EDI: AIS.COM Jul 29 2014 21:33:00 Midland Funding LLC, by American InfoSource LP as agent,
Attn: Department 1, PO Box 4457, Houston, TX 77210-4457

510077943 +EDI: AFNIVZWIRE.COM Jul 29 2014 21:28:00 Northeast Verizon Wireless, c/o Verizon Wireless,
P.O. Box 3397, Bloomington, IL 61702-3397

510664715 +EDI: OPHSUBSID.COM Jul 29 2014 21:33:00 Oak Harbor Capital, LLC,
c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400, Seattle, WA 98121-3132

District/off: 0312-2

User: cgiannet
Form ID: b18w

Page 2 of 2
Total Noticed: 58

Date Rcvd: Jul 29, 2014

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

510185323 EDI: PRA.COM Jul 29 2014 21:33:00 Portfolio Recovery Associates, LLC, PO Box 41067,
Norfolk, VA 23541
509894511 +EDI: PRA.COM Jul 29 2014 21:33:00 PRA Receivables Management, LLC as agent of,
Beneficial New Jersey Inc., P.O. Box 12907, Norfolk VA 23541-0907
509746588 +EDI: PRA.COM Jul 29 2014 21:33:00 PRA Receivables Management, LLC,
As Agent Of Portfolio Recovery Assocs., c/o CitiFinancial, POB 41067,
Norfolk VA 23541-1067
509628125 +EDI: SEARS.COM Jul 29 2014 21:33:00 Sears/cbsd, Sears Bankruptcy Recovery,
7920 Nw 110th St, Kansas City, MO 64153-1270
509726781 +E-mail/Text: bncmail@w-legal.com Jul 29 2014 21:45:24 TARGET NATIONAL BANK,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
509628131 +EDI: WTRRNBNK.COM Jul 29 2014 21:28:00 Tnb-visa, Po Box 9475, Minneapolis, MN 55440-9475
513668826 +EDI: OPHSUBSID.COM Jul 29 2014 21:28:00 Vanda, LLC, c/o Weinstein & Riley, P.S.,
2001 Western Ave., Ste. 400, Seattle, WA 98121-3132
509628133 +EDI: AFNIVZWIRE.COM Jul 29 2014 21:28:00 Verizon Wireless, P.O. Box 489, Newark, NJ 07101
509879862 EDI: ECAST.COM Jul 29 2014 21:28:00 eCAST Settlement Corporation assignee of Chase,
Bank USA NA, POB 35480, Newark NJ 07193-5480

TOTAL: 30

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +Vanda, LLC, c/o Weinstein & Riley, P.S., 2001 Western Ave., Ste. 400,
Seattle, WA 98121-3132
509953295* +Dyck-O'Neal, Inc., PO Box 13370, Arlington, TX 76094-0370
509869966 ##CitiFinancial Inc, P.O Box 140489, Irving, TX 75014-0489
509628121 ##+Neuheisel Law Firm, PC, 64 East Broadway Road, Suite 245, Tempe, AZ 85282-1383
TOTALS: 0, * 2, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security
Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the
bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 31, 2014

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on July 29, 2014 at the address(es) listed below:

Joshua I. Goldman on behalf of Creditor Bank of America, NA jgoldman@kmllawgroup.com,
bkgroup@kmllawgroup.com
Marie-Ann Greenberg magecf@magtrustee.com
Nelson Diaz on behalf of Creditor Bank of America, NA ndiaz@milsteadlaw.com,
bkecf@milsteadlaw.com

TOTAL: 3